

A photograph of two young boys in school uniforms. The boy on the left is wearing a blue blazer, light blue shirt, and striped tie, with a red backpack. He is looking down at a silver mobile phone in his hands. The boy on the right is also in a blue blazer and striped tie, looking at a black mobile phone with an orange case. They are outdoors, with other students and greenery in the background.

# Protecting your pupils, your school, and your people

From creating a safe learning environment to protecting your pupils and your people, we have a lifetime's experience in providing solutions for the education community.

**HOWDEN**



# A lifetime's experience in education

We understand the challenges schools are currently facing: the importance of keeping pupils safe and well whilst they're in your care, the minefield of managing your school's risks, and the difficulties of finding and retaining teachers and support staff. Spinning all these plates can be complex and time consuming. From creating a safe learning environment to protecting your pupils and your people, we have a lifetime's experience in providing solutions for the education community.

Our solutions are built around three core principles that ensure peace of mind for your pupils, your school and your people.

## Your school

Commercial and cyber insurance  
Risk management  
Online risk compliance tool

## Your pupils

24/7 wellbeing support  
CBT and counselling  
Mental health first aid training

## Your people

Health and key person protection  
Assistance and wellbeing  
Recruitment and retention

## Your pupils

### Pupils' insurance and wellbeing

Our pupils' insurance options give parents and schools comfort that children are protected should they have an accident or lose possessions whilst in your care, and that school fees will be covered if circumstances change. Our digital insurance portal significantly cuts down on lengthy administration time, keeps paperwork to a minimum and makes it easier for parents to choose insurance and make claims.

The mental health crisis amongst young people is deepening. There's a lack of specialist resources and wait times for counsellors are ever increasing. Our Pupil Assistance Programme provides key support for 11-18 year olds, their parents, caregivers and teachers with a 24/7 mental health and wellbeing service. We're already supporting more than half a million university and college students with their wellbeing through our Student Assistance Programme and we're proud to bring this invaluable resource to younger people.

## Your school

### Commercial insurance and risk management

We're specialists in providing tailored commercial insurance and risk management solutions to create a safe learning environment and to ensure your pupils and your people are protected. Our bespoke risk management services provide schools and academies with a comprehensive support package.

## Your people

### Employee benefits and wellbeing

Howden's employee benefits package can help you attract and retain the best talent and encourage your employees to look after all aspects of their wellbeing – financial, mental, emotional, and physical. With 82 per cent of teachers believing the job has adversely affected their mental health in the last 12 months (NASUWT survey 2023) it's never been more important to show how much you value your people.



# Protecting your pupils

The minute children step into your school, we help you keep them protected. From pupil-focused insurance cover to providing access to 24/7 mental health and wellbeing support.



# Pupils' insurance

Parents invest a great deal in their child's education. So, we offer peace of mind that should the unexpected happen, parents and schools are protected. Our flexible cover options can be tailored to your school's requirements, you'll have your own dedicated client executive and the ability to earn revenue on individual products.

## Pupil absence insurance

If a pupil has to miss long periods of school, it's understandable that payment of school fees is going to be high on a parent's list of concerns. Pupil absence insurance offers financial security for both your school and your fee payers in the event that a pupil is absent from class for an extended period of time, either due to illness or injury. Valuable cover that provides peace of mind for parents and guardians during a potentially difficult time and supports your school's proposition.

## Personal accident

Unfortunately, accidents do happen and in some instances they can be life-changing for pupils and their families. A personal accident policy could be of benefit to your pupils and staff. We offer a range of cover options with dental injury expenses included as standard. Whether injuries happen during sport or play, our policy covers permanent disability, death, dental injuries, burns, and scars.

## Insurance without the paperwork

We've made it simple for parents to opt in and out of insurance cover, update details, and make claims through our insurance portal. It's much easier for schools to administer and significantly reduces paperwork, and promotion of insurance to parents, as the platform provides everything they need to ensure their child is fully protected.

## Pupils' personal possessions

Modern technology has not only transformed day-to-day lives, it's also transformed the way in which schools teach and pupils learn, with schools providing portable computer equipment for lessons. That's why our pupils' personal possessions policy insures against damage, loss, and theft of valuables. Bicycles, musical instruments, art equipment and other valuables are also covered, which may be particularly important to boarders.

## International Pupils' Travel Insurance

Our international pupil travel insurance protects your international pupils in a crisis. This specialist travel insurance covers your international pupils for emergency medical expenses whilst in the UK, repatriation costs should the student need to be repatriated home due to illness, injury, or death, as well cover for school fees, professional counselling if needed, and much more.

## School fees insurance

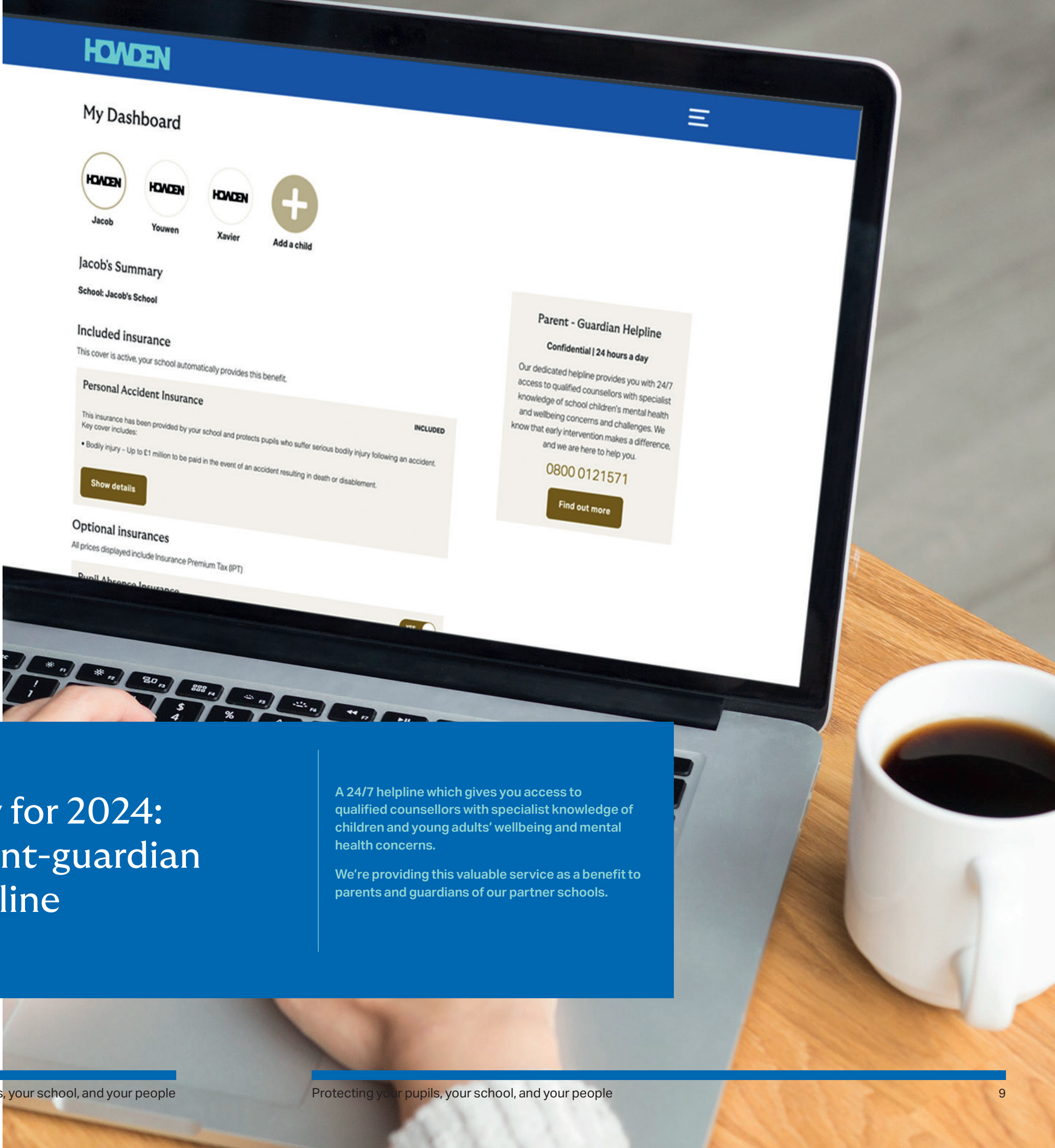
Our school fees insurance is a unique offering available in the event of a parent or fee payer's death or diagnosis of a terminal illness. We'll pay a fixed amount towards school fees direct to your school until the child reaches 18 years old or leaves school. Cover's also available for critical illnesses such as cancer or heart attack to alleviate concerns about paying school fees in the event of a life-changing illness. School fees insurance can be bought by the parent or fee-payer through our online portal at any point during the year. No medical underwriting is required (pre-existing and related conditions exclusions apply).



# Howden parent portal

The Howden parent portal offers independent schools an easy-to-use, streamlined approach for parents and schools to manage their pupil-focused insurances online.

- ✓ Significant reduction of administrative burden
- ✓ Document library dedicated to parents and the option to make a claim
- ✓ Parental choice of products on an individual basis
- ✓ Easy access via desktop and mobile devices



## New for 2024: Parent-guardian helpline

A 24/7 helpline which gives you access to qualified counsellors with specialist knowledge of children and young adults' wellbeing and mental health concerns.

We're providing this valuable service as a benefit to parents and guardians of our partner schools.



# Pupil assistance programme

Our pupil assistance programme, in partnership with Health Assured, the UK and Ireland's most trusted independent health and wellbeing specialist, delivers 24/7 wellbeing support to pupils aged 11-18 years old, their parents, guardians and teachers. The programme comprises a suite of five key services and is fully modular, allowing schools and academies to choose individual solutions to suit their needs and budget. We can also provide round the clock guidance and support to teachers, parents and caregivers of primary school children under the age of 11 years.

## Counselling helpline

For pupils aged 16 years and older. Counselling and mental health helpline provides 24/7 access to a qualified counsellor for in-the-moment mental, physical, legal, financial, and emotional wellbeing support. Includes an interpretation service in over 240 languages and dialects. Designed to complement and support your existing wellbeing services with data sharing and disclosure protocols to complement your safeguarding processes.

## Caregiver helpline

Gives teachers, pastoral staff, parents, and guardians 24/7 access to a qualified counsellor with specialist knowledge of dealing with children and young people. Provides in-the-moment advice and emotional support. Possible guidance could include: how to have difficult, or uncomfortable conversations with a young person about mental health, or help in identifying and remedying stressors such as insufficient sleep, lack of daily routines, and meal structures.

## Digital CBT support

For pupils, school staff, parents, and guardians. An online therapy platform (SilverCloud) that uses cognitive behavioural therapy (CBT) to help people manage their problems by encouraging them to change the way they think and behave. Users are guided through the SilverCloud modules by a counsellor who provides guidance and motivation to ensure you get the most out of the programme.

## Certified youth mental health first aid training

For those who work with, or support young people aged 8-18 years old. Access to certified online or in person training as a youth mental health first aider. Understand the factors that affect young people's mental health and wellbeing. Learn the skills to spot triggers and signs of mental health issues and the have the confidence to reassure and offer support. Also gives you the tools to look after your own mental wellbeing.

## Specialist adolescent clinical support

To support young people aged 11-18 years old in dealing with psychological issues that may be making it difficult for them to engage in their school work, attendance, or overall school life. An initial video assessment with a qualified, experienced psychologist or specialist will evaluate any issues. Structured counselling will then be provided by a qualified counsellor. Possible factors for referral may include:

- Patterns of regular absence from school
- Sustained difficult behaviour such as excessive anger or mood swings
- General anxiety and insecurity

“

We're delighted to be able to provide this support to young people, their school, and their caregivers, in a time where it feels as though wellbeing support resources are difficult to access. It is so important to ensure young people are equipped to take on the challenges that growing up may throw their way, and equally, to support caregivers in navigating this with them.”

Kayleigh Frost, Head of Clinical Support, Health Assured



Our pupil assistance programme provides 24/7 wellbeing support for pupils aged 11 - 18 years old, and is an invaluable resource for teachers, parents, and guardians who may need round the clock advice and guidance when supporting a young person with their mental health. If you're a primary school with pupils aged below 11 years old, 24/7 support for your teachers, parents, and caregivers is also available 365 days of the year.

24/7 pupil and caregiver helpline

Access to qualified counsellors for mental health support, available to 16-18 year olds, as well as teachers, pastoral staff, parents, or guardians supporting a child or young person.

Youth mental health first aid training

Online and in person training to become an accredited youth mental health first-aider for school staff, teachers, and pupils over the age of 16 years old.

CBT and structured counselling

Digital platform that uses cognitive behavioural therapy to manage problems by changing the way you think and behave. Plus, structured counselling provided by specialist adolescent clinical support (SACS).





Improving long-term outcomes

When it comes to mental health, early intervention is key to improving the quality of a child’s home and family life. Supporting children can help them perform better at school, improve their long-term outcomes, and help them develop strengths and skills that prepare them for university and adult life.

Research shows that children with stronger social and emotional skills are more likely to graduate from college or university, to succeed in their careers, to have positive work and family relationships, to have good mental and physical health, and to become engaged citizens.<sup>1</sup>

Our pupil assistance programme can make that possible.



Develop psychologically, emotionally, and intellectually



Initiate, develop, and sustain mutually satisfying personal relationships



Develop healthy habits to take into their formative adult years



Develop a sense of right and wrong



Use and enjoy solitude



Become aware of others and empathise with them



Resolve and learn from problems and set backs



Academic successes, leading into better employment opportunities

<sup>1</sup>What is early intervention? | Early Intervention Foundation (eif.org.uk)





## Kayleigh Frost, Head of Clinical Support, Health Assured

Case study

We spoke to Kayleigh Frost about the importance of providing mental health and wellbeing support for young people in secondary schools, before they head off to university. Kayleigh is Head of Clinical Support at Health Assured, the UK and Ireland's most trusted independent health & wellbeing provider. Health Assured partners with Howden to provide our wellbeing services to schools, universities, and colleges.



“A lot of this support needs to be driven by the caregivers. Those adults that are responsible for the support, guidance and nurturing of these individuals, whether that be a parent, guardian, or school staff.”

Kayleigh explained that many school age children don't know how to ask for help. They don't know how to articulate the emotions they might be feeling and because many adults either aren't attuned to such nuanced approaches or feel uncomfortable talking about emotions, it's easy to brush off or invalidate what could be a cry for help.

**“We need to talk about our mental health and not shy away from coming forward with our challenges. The issues still seem to come from adults. They get scared that they're going to say the wrong thing that they're going to offend the person.”**

It's a jigsaw with many pieces that need to fit together. Caregivers need to learn to open up conversations with younger people so that talking about mental health doesn't become a taboo subject. It may not be something that comes naturally, so that's just as important to address as is access to professional support when it's needed.

**“Normalising how important it is to talk about if you're sad, or if you're angry because when you're young you don't necessarily understand what anxiety is, but you can feel sad and you can feel angry and you can feel upset - and it's about opening up those conversations. I do see change though within the student community. They are more liberated and more empowered to talk about their mental health – we just need caregivers to hear what they are saying,”** said Kayleigh.

Adults, teachers, parents, guardians, and caregivers need to step out of their comfort zone and provide the right environment to help empower these young people to speak up. Charities like Young Minds have lots of practical advice and tips on how to encourage your child to open up about their feelings, and services such as Howden's pupil assistance programme provides access to professional support and advice for teachers, parents and caregivers.

Sadly, communication between adults and young people is only part of the problem. Long waiting times for professional mental health support means the help isn't there when needed. A report this time last year by the Royal College of Psychiatrists<sup>2</sup> said that extensive wait times meant more than three quarters of mental health patients were seeking help from emergency services, with 43 per cent saying long wait times lead to their mental health getting worse.

<sup>2</sup>Hidden waits force more than three quarters of mental health patients to seek help from emergency services (rcpsych.ac.uk)

**“It can be months and months before you can access help via the NHS and that depends if you meet certain thresholds. If you have what they determine to be low level depression or anxiety but are high functioning, it's unlikely you'll be offered support. But these are the people that are really at risk of developing serious mental health conditions. Child and Adolescent Mental Health Services (CAMHS) provided by the NHS for example, I think the waiting list goes up to 24 months in some areas and to qualify you might have to be at 'severe' level. It also depends on where you live, some areas are more affluent and so access to support is a lot easier.”**

“That's why services like Howden's pupil assistance programme and their student assistance programme are so valuable. When a young person feels empowered to speak up there's someone they can talk to who can support them with whatever they need.”

Kayleigh Frost, Head of Clinical Support, Health Assured





University students may be more empowered to speak up about the mental health concerns, but they live in an environment which can compound their problems; drug and alcohol use, financial and academic pressures - and they need to be able to access support easily, and be assured they're speaking to professionals who understand their situation.

Young people who've learned the tools they need to cope with pressures, may find it easier to transition from school to university and from university to work life. While trauma you experience as a young person will not be the same as traumas you may face as an adult, it's easier to retain information when you're younger. Your brain has the capacity to absorb and be receptive to the skills you learn through counselling that will help you in later life.

Sadly, there's still a discrepancy between the number of men and women who seek support from counselling. "We see this right across the board from school age children up to adults," explains Kayleigh. "Figures are massively weighted towards that and what we see with male callers in our Employment Assistance Programme world is when it's at crisis point. It's men who are the ones with the trauma related cause, and we're going to be stuck in a bit of a cycle because they're a large proportion of the caregivers of the young people of today."

There's change afoot. We're helping to ensure younger male parents are going to be typically more liberated and empowered with their children in speaking freely about what they're feeling and offering support. But the generational issue that we've got here and now is something that really needs attention.

**Kayleigh Frost, Head of Clinical Support, Health Assured**





# Driving value for your school

As well as different cover options, you can also choose how to provide insurance to your pupils and fee-payers. With our flexible opt-in or all-inclusive models, you have the opportunity to maximise commercial revenue opportunities for your school – including pupil absence insurance, pupils' personal possessions, international pupil, and personal accident policies.

## How does it work?

You provide parents and fee-payers with the option to take out cover as an additional benefit. You collect the premiums, we'll invoice accordingly and you earn a margin from every policy sold. As a regulated partner, through this model, we'll support you with all the relevant training, materials, and documents required throughout the whole process.





# Keeping your school safe

Creating an environment that's safe and conducive to learning involves a wide range of risk strategies including insurance. From ensuring you're complying with the legislation designed to protect staff while they're at work, to preserving your physical assets, protecting against legal liability, and maintaining your all-important reputation. These are all areas we can help with through our commercial and cyber insurances, as well as risk management services.



# Commercial insurance

It's not just the bricks and mortar of your school that need protecting, there are a range of risks that need considering - from protecting your school against cyber risk to ensuring your staff, your governors, and your school's reputation is secure.

## Public liability

Protects your school against claims of legal liability by third parties, including visitors, in the event of damage to their property, injury or death. Cover includes the legal costs incurred in defending or settling such claims.

## Employers' liability

Protects your school against claims of legal liability by employees, including volunteers and work experience trainees, who suffer work-related illness or injury. Cover includes the legal costs incurred in defending or settling such claims.

## Travel insurance

Cover can be arranged on an annual basis to cover all school trips undertaken during the year without the need for a declaration. Worldwide or UK only cover is available and winter sports activities can be included if required. Policies include emergency medical fees, cancellation and curtailment, missed or delayed departure and baggage cover as standard.

## Buildings and Contents

Your buildings are inevitably exposed to risks such as fire, flood, and storm. With buildings and contents insurance, your property and its contents are protected. Cover can be extended to include accidental damage and subsidence. Contents insurance can be provided for items such as audio-visual equipment, computers, office machinery, stock, general fittings, fine arts, and sports equipment for all risks, including accidental damage.

## Cyber

Cyber insurance will protect your school against a range of threats and exposures, including cybercrime, data breaches, and system interruption. Your school will not only be protected against the loss of income and any claims made against you following a data breach, but you will also have access to legal advice and a team of experts to help minimise the damage caused to your organisation - be it financial or reputational.

## Legal expenses

Running a business of any type creates a potential exposure to legal actions, and schools are no different. If you find yourself in need of legal help, legal expenses insurance can help with the cost of legal representation and awards of compensation made against you, or the costs of pursuing a claim against someone else.

## Directors' and Officers'

This cover provides an indemnity to members of the school board, trustees, and officers of the school who may be held personally liable for a wrongful act such as a breach of trust / duty, or a breach of health and safety legislation. Often these policies can be extended to include claims made against the organisation as well as the individual.

## Contract Works

Protect your school against claims relating to building works at your premises. Contract works insurance covers building work prior to completion. For example, theft of tools and equipment hired to carry out the work, or from risks such as fire or flood. The policy would pay for work that had been done to be reinstated, including the cost of all materials.

## Professional indemnity

As an education provider, you strive to provide the highest quality of teaching to your pupils, employing qualified professionals with specialist skills and knowledge. But imagine the school having to defend itself against allegations of failure to educate, or failing to deliver in some other way. Professional indemnity cover protects you against claims made in respect of your legal liability for losses arising from a breach of professional duty.

## Commercial Crime

Protect your school against financial losses caused by business-related crime committed by an employee such as theft, fraudulently transferring funds, damage to property, or forging signatures on business accounts.

## Motor Fleet

Motor fleet (minibuses, vans and agricultural / groundskeeping vehicles) insurance covers your motor vehicles, including occasional business use for staff, who are required to use their own vehicles on school business.

## Engineering

Whether you're moving computer equipment from one site to another, or you run into problems with machinery or equipment that your school relies on, engineering insurance protects against machinery breakdown and business interruption. Some insurers can provide statutory inspection services.

## Business Interruption

Imagine being unable to continue educating your pupils due to an insured event such as fire or flood. Business interruption covers the loss of income or additional costs incurred following physical damage to your property.



# Risk management

As a school bursar, one of your key responsibilities to staff, pupils, and parents is to protect them from harm. This is achieved primarily by identifying and managing potential risks to pupil and staff welfare in a formalised risk management strategy. Ensuring your school is a safe space for your pupils and your people will improve morale through reduced sickness and staff turnover, reduce financial and reputational exposure, potentially reduce insurance premiums, and ensure your legal obligations are met.

We provide schools with the assurance that they are managing risk in compliance with all relevant legislation. We know independent schools have different needs and budgets, so we have developed a flexible, tailored approach to our risk management solution.

## How we can help?

Our risk management team can arrange a suitable time to visit your school to undertake the following services.

### Health check

We can work with you to understand and enhance your safety management systems, to ensure you are managing health and safety, fire safety, and security sufficiently.

Our health check includes:

- In-depth health check of your existing risk management strategy for health and safety, fire safety, security risk assessments, and security training
- Help to create, or tailor, health and safety, fire and security policy documents to suit your needs
- Support with health and safety, fire, or security risk assessment documents
- Bespoke health and safety training packages

### Health and safety audit

The audit will provide you with a baseline of where your risk management currently stands. We tell you what you are managing sufficiently and where you need to improve.

The audit covers:

- Health and safety management such as policies, training, and risk assessments
- Premises and grounds statutory duties
- Domestic premises (if applicable)
- ADD: Boarding premises (if applicable)
- Landscaping / maintenance (plant and equipment)
- Subject specific areas (art and design, design and technology, educational visits, food technology, medical, nursery / early years, physical education, science, work experience)

The audit enables you to be confident that you are:

- Meeting your health and safety legislative duties of care
- Reducing the likelihood of incurring an enforcement visit from the Health and Safety Executive (HSE)
- Following a plan, do, check, act system to ensure you're continually improving your health and safety culture and performance
- Following education specific best practices such as Consortium of Local Education Authorities for the Provision of Science Services (CLEAPSS)

### Fire risk assessment (FRA)

To help you meet your legal duties under fire safety legislation.

The assessment enables you to be confident that you are:

- Meeting your fire safety legislative duties of care
- Reducing the likelihood of incurring an enforcement visit from the local fire safety officer
- Following a plan, do, check, act system to ensure you are continually improving your fire safety culture and performance
- Following education specific best practices such as the Ministry of Housing, Communities and Local Government (MHCLG) – fire safety education guide and British Standards



### Physical security audit

Gives you a baseline of where your physical security risk management currently stands. We tell you what you're managing sufficiently and where you need to improve.

The audit covers perimeter fencing and gates, a review of potential weaknesses in your buildings security systems, and access control, and close circuit television management.

It will ensure you are:

- Meeting your legislative duties of care
- Following a plan, do, check, act system to ensure you are continually improving your security culture and performance

### Competent person

To ensure you comply to legislation, we can act annually as one of your competent persons:

- To fulfil your duty under the management of health and safety at work regulations 1999, regulation 7 - health and safety assistance

### Online risk management compliance tool

In partnership with iAM Compliant we offer schools access to an easy-to-use online compliance tool, specifically designed to help schools keep on top of your day-to-day health and safety risks, estates management, statutory reporting, and staff training requirements.

Key benefits of iAM Compliant are:

- See what needs to be repaired or refreshed at a glance so you can budget and forecast future funding; monitor energy usage, sustainability, and costs with a tool tracker that identifies energy waste
- Ability to raise premises fault reporting, and track through to completion
- Manage contracts and contractors using the simple-to-use software solution
- Alerts highlight which staff members have / have not read policies and risk assessments
- Allows all staff to report incidents (accidents and near misses) electronically into a central place
- Real-time risk register makes it easier to stay on top of key risks
- Building condition reports highlight urgent problem areas
- Utilise QR codes to simply track assets and
- Undertake statutory maintenance





# Show your people their true value

The impact of NHS waiting times and access to GPs are a cause for concern amongst employees and directly result in higher rates of absenteeism by those waiting for consultant-led procedures and presenteeism by those unable to get a GP appointment. This can in turn lead to financial wellbeing concerns for those who choose to self-fund healthcare.

4/10  
employers

are affected by access to NHS /  
healthcare services

Employers are having to continually compete for a shrinking pool of talent and this has meant rethinking benefits as an attraction and retention tool.

Our employee benefits solutions will help you to show your employees their true value and empower them to look after all aspects of their wellbeing – financial, mental, and physical.

We can conduct a review of your current benefit offering and assess if it meets the needs of your workforce.

Our employee benefits solution will:

- Review your current benefit offering and assess it meets the needs of your workforce
- Create a feeling in your employees of being valued and supported
- Support the financial wellbeing of staff
- Help to look after the physical and mental health of your staff
- Send a positive message that the school is proactive in supporting the wellbeing of its community

Benefits design strategy is  
'highly or somewhat effective' at:



Source for content and graphics: reba / Howden Benefits Design Research 2023



Benefits can include:

#### **Employee Assistance Programme (EAP)**

Working in education can be highly stressful and at times your staff may need support for their own mental health. Our EAP provides 24/7 professional support and advice on personal wellbeing, financial and legal issues.

#### **Group private medical insurance**

Your staff will be able to quickly see a specialist of their choice and receive treatment at a time and place to suit them, helping to minimise sickness absence, and helping to keep your staff happy and healthy.

#### **Group life assurance**

Group life assurance is widely known as 'death in service' benefit. Should the worst happen, your staff can rest assured that their beneficiaries will receive a tax-free lump sum cushioning them from serious money worries.

#### **Group income protection**

Offering support to your staff when they are ill or injured can make a world of difference to their recovery. Group income protection provides financial support for staff who are unable to work because of a long-term illness or injury. Group income protection insurance covers an individual's salary while they take time off, and can provide access to rehabilitation specialists to help them recover and return to work as quickly as possible.

#### **Group critical illness cover**

Essential support for your people when they're unwell. Critical illness cover provides a tax-free cash lump sum if they're diagnosed with a specified serious illness or condition such as a heart attack, cancer, stroke, or multiple sclerosis.

#### **Health cash plans**

Help reduce your staff's out-of-pocket everyday health expenses with a health cash plan that can be put towards payment of treatments such as: chiropractic appointments, dental and optical care, osteopathy, maternity, or adoption expenses.

#### **Key person insurance**

Protect your school against the impact of critical illness, terminal illness, or death of your most integral members of staff. The cover pays out a cash lump sum on the death of the insured key person, helping compensate for the loss of their skill, knowledge, experience, or leadership, and with finding and hiring a replacement.

# Why choose Howden?

Howden Employee Benefits and Wellbeing is an award-winning consultancy that has long been recognised as experts who understand the trends and pressures within the education sector. This enables us to apply our creative and innovative approach to benefit design and consultancy.

Together we can create a tailor-made benefits and wellbeing plan to suit your school, staff, and budget requirements. We'll help you to support and maintain a happy and healthy workforce.

#### **Dental insurance**

Being able to access private dental care means your staff will have immediate attention when needed. Employees can visit either a private or NHS dentist for routine or emergency treatment such as check-ups, x-rays, fillings, root canals, and crowns. They pay their bill as normal and then claim the cost back through the dental plan.

#### **Pension scheme and advice**

Pensions are an integral part of today's benefits packages and can help your people prepare for their financial future. We want to work with you to ensure all your obligations are satisfied and you operate a compliant scheme, that maximum benefits are obtained from tax breaks available, and your staff are educated and aware of all the benefits and considerations of their retirement planning.

#### **Financial wellbeing programme**

Money worries are one of the main causes of stress amongst staff. Financial education can help your workforce take control over their finances, give them the tools to respond to financial unpredictability and unexpected expenses, and provide them with guidance on how to manage debt for their financial future.

#### **Bespoke wellbeing programmes**

We can help you design and implement a wellbeing strategy that is specifically tailored to reflect the people working in your school.

Wellbeing is unique to each individual and a strategic approach will ensure these initiatives best represent your staffs' needs.





# #Beyond Broking

With almost 60 years' experience building partnerships within the education sector, we've created solutions that go beyond insurance and developed much needed support with employee benefits, risk management, and mental health and wellbeing for students, teachers, and caregivers.

We currently support more than one million university and college students with their wellbeing and are proud to bring this valuable resource to schools and academies.



## We're here when you need us

Our long-established specialist team support a wide range of education providers including academies, multi-academy trusts, special educational needs, and language schools.

As part of your relationship with us, you'll have an experienced client executive who will provide end-to-end support. Whether it's on the phone or in person, we're here when you need us.

## A seamless experience

A robust claims support journey begins from initial claim submission through to reimbursement, which at times can be complex and time consuming; that's why we have developed a clear and simple valuebased claims management approach for schools.

Working closely with our insurers and partners, we've enhanced communication throughout the claims management journey and importantly, ensuring simple claims can be settled swiftly, removing any unnecessary steps, where appropriate.

## We're always improving and evolving

Providing the best advice to schools is something we continuously do to ensure we remain at the forefront. We regularly review emerging risks and trends in the sector to develop and enhance our offerings to meet the evolving needs of educational establishments.





## About Howden

Howden is an expert insurance group full of talented people with the freedom and support to do what we do best: safeguard your organisation. We do things differently - providing flexible, tailored solutions, and a reassuringly straightforward service, using insurance, risk management and wellbeing services to protect your pupils, your school and your people. United by a no-limits mindset, we are a powerful and passionate team who can rise to any challenge to do right by your school.

### Almost 60 years' experience

Working in partnership with 800 schools, universities, and colleges to provide protection for students and the education community. Producers of the annual Student Happiness Index.

### Wellbeing support to over 100 universities and colleges

Providing 24/7 wellbeing and mental health support to over one million university and college students.

### Providing tailored solutions

We provide tailored solutions that help protect your entire school from the unexpected; from your pupils and employees to commercial and risk management.



# Our commitment to you, our community, and the environment

Howden is committed to delivering value to its customers, people and partners through enhanced capability, insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Corporate social responsibility (CSR) sits at the heart of everything we do; it impacts our business, our colleagues, our partners, and the local community. From the charities we support, to reducing our environmental impact, our CSR activities help us deliver our strategic aims and create a positive working environment for our people.





641

### Charities supported

Through match-funding, volunteering, grants, and more

320

### Fundraising events

Organised by our employees and CSR champions

£5.6m

### Donated

To charitable partners

38

### Countries

How far our donations reached

£182k

### Match-funded in 2023

Supporting our people's personal challenges





#### Get in touch

T: +44 (0)333 234 1198

E: [schools@howdeninsurance.co.uk](mailto:schools@howdeninsurance.co.uk)

[www.howdenbroking.com/independent-schools](http://www.howdenbroking.com/independent-schools)

Howden UK Brokers Limited is authorised and regulated by the Financial Conduct Authority No. 307663. Registered in England and Wales under company registration number 02831010. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.